



DISTRICT OF COLUMBIA OFFICE ON AGING

# Spotlight On Aging



VOLUME XIX, ISSUE 1

A newsletter for D.C. Seniors

January 2004

## EXECUTIVE DIRECTOR'S MESSAGE



By E. Veronica Pace

Happy New Year! There are many things in store for senior citizens with the passing of the Medicare bill. Find out inside this issue how you can take advantage of the drug discount card in a few months.

A great time was had by all at the Sixth Annual Holiday Party held at the Armory. Seniors enjoyed wellness and safety exhibits, live music and entertainment, and lots of dancing. We were so pleased to have with us for the first time our new city administrator, Robert C. Bobb. The seniors made sure he enjoyed himself and he enjoyed meeting the senior community. More than 2,500 seniors enjoyed this year's event.

The D.C. Caregivers' Institute recently hosted "Honoring Communities of Care," where the 2003 D.C. Caregiver of the Year was announced. The event was held in commemoration of National Family Caregivers Month to honor those unpaid caregivers who unselfishly provide care for their loved ones. Read about the caregiving experiences of Louella Alexander, a 55-year-old retired government worker and winner of this award.

Congratulations again to those District government employees who were honored for their customer service. From the Office on Aging, Vadonia Crawford-Mallory, Barbara Jones Temple and Will Williford were honored. We also have three employees who received honorable mention: Maria Anderson, Mamie Garrett and Lisa Wells. Good work team!

## Caregiver Receives Award

When Louella Alexander and her sister Shirley Alexander began receiving calls about the decline of their mother, who lived alone, they left Washington, D.C. and went to their hometown of Camden, S.C. to see what was going on.

Neighbors said that she was visiting the grocery store every day and cooking, but then not eating. She was also forgetting to pay her bills. When the sisters arrived in South Carolina, their mother was not willing to give up her independence, and would not move to Washington with them.

They made two more of these trips before Ella Alexander, now 77 years old and suffering from dementia, agreed to make the move in 1999. This was the beginning of the caregiver process that won Louella Alexander, 55, the 2003 D.C. Caregiver of the Year Award.

The D.C. Caregivers' Institute awarded the unpaid caregiver Louella Alexander the award after she was nominated by Downtown Cluster's Geriatric Daycare. The Office on Aging Senior Service Network was asked to nominate District residents who were unpaid caregivers for persons aged 60 and older.

After returning from South Carolina, the daughters enrolled their mother at Downtown Cluster's Geriatric Daycare program, which she attended on a regular basis. Louella would ride public transportation each weekday morning to drop her mother off and then walk several blocks to her job. The daughters alternated her care monthly, which was an adjustment for her mother because one sister lived in a house and the other a condominium.

"Sometimes she would say, 'I am going downstairs,'" says Louella and she would explain to her mother that she was at her house, which doesn't have stairs.

Ella, a retired domestic and care provider of children, gets around well and even irons her own clothes. She has raised two daughters and three sons, and all but one of her children left the South to further their opportunities.

According to Thomye Cave, executive director of Downtown Cluster's Geriatric Daycare program, the sisters immediately developed and enhanced effective coping strategies by involving themselves in educational workshops and caregivers' support group meetings.

Ella enjoys attending Downtown Cluster's Geriatric Daycare, where seniors receive stimulation through therapeutic and supportive services. The group goes on trips, including shopping, boat rides and visits to sites like the White House.

"She stands there looking at her watch when it is time to go to the center," Louella laughs.

But Louella had to face another change, the loss of her only sister, who shared the responsibility of caring for their mom. Since the death of her sister, Louella cares for her mother alone, except for a cousin who is caring for her own mother and who gives Louella a hand when needed.

Louella doesn't mind caring for her mother. She does errands when her mother is at the center. She takes her along on other errands because her mother enjoys walking.

"You know sometimes people with dementia are mean, [but] my mom is always in a good mood and she is so pleasant," Louella said. "When we ride the bus, people we see always say, 'Your mom looks so good.'"

"She got city slick: She is very particular, she gets her hair and nails done, and she has new glasses," Louella laughs.

Louella is now retired after 37 years of service in the federal government. When she retired, she was a human resource specialist with the U.S. Secret Service. The new retiree plans to do some traveling with her mom and visit relatives.

Louella has arranged for Metro Access for her mom, which takes her to the center now. But now that Louella is retired, her mother only goes to the center a few days a week.

The new award winner is coping with her caregiving responsibilities. With the help of the services provided through the Office on Aging Senior Service Network, she even received respite services for a few days. Her mother was cared for by experienced persons, and Louella had the opportunity to spend time with friends and get a break from her responsibilities.

If you are a District resident and you are interested in more information about caring for an older resident 60 years of age and older, call the D.C. Caregivers' Institute at 202-464-1513. Others can call the Office on Aging Information and Assistance Unit at 202-724-5626, and find out more about all services available to persons aged 60 and older in the District.



## The Office on Aging Excels in Customer Service

The District of Columbia Government celebrated its third annual observance of National Customer Service Week, focusing on the theme "Partners in Service." Mayor Anthony A. Williams honored "excellent" Customer Service Employees during the week.

The Office on Aging exceeded expectations in the area of Customer Service for 2003. This goal was achieved through the dedicated support of the entire Office on Aging staff. Three excellent front-line employees — Vadonia Crawford-Mallory, Barbara Jones Temple, and Wilbert Williford — received the District's 2003 Customer Service Excellence Award. Honorable mentions went to front-line employees Mamie Garrett, Maria Anderson, and Lisa Wells.



GOVERNMENT OF THE DISTRICT OF COLUMBIA

ANTHONY A. WILLIAMS, MAYOR

## D.C. OFFICE ON AGING NEWSLETTER

# Sixth Annual Seniors' Holiday Celebration

## Information, Health and Wellness Exhibits, and Fun



Exhibitors were on hand to provide health screenings.



Seniors received information from exhibitors.



The festivities were relaxing for those who visited the massage exhibit.



Even Santa Claus made an appearance at the holiday party.



Robert C. Bobb, newly appointed City Administrator, is welcomed to the senior community through a dance with Commissioner M. Nadine Whittington.



**D.C. OFFICE ON AGING NEWSLETTER**

# Understanding the Complex New Medicare Drug Benefits

By Suzanne H. Jackson

Medicare is in the news every day, but all the sound and fury makes understanding what Congress has done only more difficult. Some say the new law will give seniors relief from high drug prices; others claim seniors will be at the mercy of private drug and insurance companies interested only in profits.

Everyone agrees the law will cost taxpayers plenty — \$400 billion over the next ten years. While we can't cover every part of the 681-page law here, we will cover the basics of the drug discount card that will be available in mid-2004, and the Medicare drug benefit that starts in 2006.

Under the new law, by June 2004 most Medicare beneficiaries (people enrolled in Part A, Part B, or both) will be able to buy a discount card from a private company to help with the cost of some prescription drugs. These cards will only be endorsed by the federal government if they meet certain conditions.

The card cannot cost more than \$30 a year, and should give discounts on many (but not necessarily all) drugs. Companies are required to take advantage of rebates, discounts, and lower prices negotiated with individual drug companies, and to pass most of these savings — claimed to be as much as 15 to 25 percent of the price of the drug — on to card-holders.

Nothing in the law requires a specific discount from drug manufacturers, however, and discounts may vary from place to place as different companies will be administering the card in different states. These separate companies will not have the same bargaining power as the entire Medicare program would have had to negotiate with drug manufacturers to get discounts.

## For low-income seniors

For seniors with annual incomes below 135 percent of the federal poverty line (for 2003, about \$1,020 per month for a single-person household; \$1,383 a month for a couple), and with savings below \$6,000 (below \$9,000 for a couple), the federal government will pay the card's annual fee, and the card will include a credit of \$600 to help with drug costs.

Low-income seniors who already have drug coverage through a group health plan (other than a Medicare+Choice plan), a federal employee health benefit plan, or the military, will not be eligible for this help. People with drug coverage through Medicaid cannot buy the discount card at all.

Those who qualify for the \$600 credit will still need to pay something for each prescription, even when a credit remains on the card: A senior with income below 100 percent of the poverty line (now \$8,980 a year, or \$749 a month) will pay 5 percent of each drug's price, while people with incomes between 100 and 135 percent of the poverty line will pay 10 percent of each drug's price. The rest is paid by the credit.

If the credit runs out, low-income seniors will get the same level of discount as everyone else. Any credit left over after the end of 2004 will be carried into 2005 — a good thing, as the \$600 credit for 2004 covers only the last six months of the year, while the \$600 for 2005 must stretch over the entire year.

Many low-income seniors now get free or very low-cost medicines by applying directly to drug manufacturers for help, or by buying a card such as Together Rx for \$5 that can be used to get discounts on drugs from a few major companies. It is not clear whether these more liberal benefits will still be available to seniors through drug manufacturers once the new card is available.

## Prescription drug plans

Beginning in January 2006, Medicare beneficiaries

will be able to enroll in one of at least two plans in each region that will offer prescription drug coverage. No one is required to enroll in these plans, but in 2006, the three Medigap plans with prescription drug coverage — Plans H, I and J — will not be available to new Medicare beneficiaries. The people already in these plans will need to choose between keeping their Medigap drug coverage and signing up for the new drug benefit: no one can have both plans.

People who delay enrolling in the drug benefit beyond the six-month initial enrollment period (from November 15, 2005 to May 15, 2006), and who have had 61 days in a row without drug coverage, will pay an increased premium as a penalty, just like those who enroll late in Medicare Part B.

Two types of plan can offer the new drug benefit: a Medicare Advantage plan, and a prescription-only plan (these are called "Part D" of Medicare). The Medicare Advantage plans are similar to the old Medicare+Choice plans. In fact, Medicare+Choice will end in 2006, and these types of plans that offer comprehensive medical coverage as a substitute for original Medicare will then be called Medicare Advantage.

Medicare Advantage plans are not required to offer a drug benefit, however. If a beneficiary is enrolled in a Medicare Advantage plan that does not provide drug benefits, he or she can also enroll in a prescription-only plan. If no private plans wish to provide this coverage in a particular region, either through a Medicare Advantage plan or as a Part D benefit, the federal government will provide a "fallback" plan that provides the same Part D prescription-only benefits.

## Only formulary drugs covered

To qualify for coverage, a drug must be on a list of drugs that each plan will create, called a "formulary." If a drug is not on the formulary, it will not be covered, unless a doctor certifies that every drug on the list that treats the same health problem will be less effective or will cause harm to the patient.

This list could be different for each different company, so it will be important to check whether any drugs you take are covered by a particular plan. Seniors will be notified at the pharmacy (or by mail) if they could save money by using generic instead of brand name drugs.

Premiums for the prescription drug benefit (called "Part D" of Medicare) are predicted to start at \$35 a month, or \$420 a year. This is about one quarter of the estimated cost of the medicines that people will receive under the plan. The government will subsidize most of the rest.

The first \$250 of drug costs is paid by the beneficiary. This is called the deductible. After the deductible is spent, the plan will cover 75 percent of the cost of the drugs that are listed on the plan's formulary, until the total costs paid by the beneficiary and by the plan reach \$2,250.

After that, the plan will pay nothing, until total drug costs for covered drugs reach a total of \$5,100. This is what has been called the "doughnut hole," where a beneficiary has no help with drug costs.

After expenses for covered drugs are greater than \$5,100 in a year, the plan will pay almost all of the costs — the consumer will pay only 5 percent of the price, or \$2 for a generic, or \$5 for a brand name drug, whichever one is greater. The cost of prescription drugs that are not in a plan's formulary do not count towards these limits.

## Some examples

Let's try two examples. Both of these examples assume that premiums will be \$35 a month. If you spend \$100 each month on drugs, and all the drugs are on

the plan's formulary, you would pay \$100 for drugs in January, \$100 in February, and \$50 in March to finish paying the \$250 deductible. You would have \$50 in costs left for March, and the plan would pay 75 percent of this cost, or \$37.50.

You would pay the remaining 25 percent, which is \$12.50, for a total of \$62.50 in March. Every month after that, you would pay only \$25. If these were your only drug costs, you would never reach the \$2,250 limit. In one year you would spend \$487.50 on drugs and \$420 on premiums, a total of \$907.50 to get medicine costing \$1,200 — a savings of almost \$300.

If you spend \$250 a month on drugs, not including premiums, you would pay the entire \$250 deductible in January, but you would spend only \$62.50 a month after that for eight more months. After September, however, you would run out of coverage and need to pay \$250 a month from October through the end of the year.

After paying the premiums, you would pay a total of \$1,062.50 to get drugs that cost \$3,000, but for four out of the 12 months you would pay the full price of \$250 a month, and for eight months you would pay only \$62.50. When you add in the premiums, you would pay \$285 for four months, and \$97.50 for eight months, spending a total of \$1,920 on drugs and premiums, and saving \$1,080.

One concern is that the premiums charged by the private prescription-only plans and by those private Medicare Advantage plans that do cover drugs could grow significantly over time. The Medicare+Choice plans did just that. In our area, several plans began by offering coverage with zero premiums, but the monthly cost rose quickly while the number of plans available shrank until only one, Kaiser, remained.

Kaiser then left the Medicare+Choice program completely in 2002, and the premium for its Medicare Plus plan, which provides only \$1,000 a year in prescription benefits, will rise again next year to more than \$150 a month.

Many Medicare beneficiaries have had to change doctors more than once because they tried the plan at the beginning, but could not afford the higher premiums later. After these experiences, many Medicare beneficiaries have become wary of private plans and politicians' promises. Only time will tell.

*Suzanne H. Jackson is the director of the Health Insurance Counseling Project at the George Washington University Law School.*

## SPOTLIGHT ON AGING

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## D.C. OFFICE ON AGING NEWSLETTER

# Community Calendar

## January events

### 6th • 10:30 a.m.

Drink an apple cider toast to the new year with the Greater Washington Urban League, Division of Aging & Health Services, seniors and staff at its nutrition site, 2900 Newton St., N.E. Call 202-529-8701 for details.

### 8th • 6:30 to 8 p.m.

IONA Senior Services will host the free seminar "Successful Long-Distance Parent Care" by Marsha Pearson of Essential Eldercare. She helps adult children who are caring for aging parents who do not live near by. This seminar, which will take place at 4125 Albemarle Street, N.W., will provide an overview of long-distance resources and strategies for parents who may or may not want your help. Registrants should call 202-966-1055.

### 10th • 10:30 a.m. to noon

Attend the IONA seminar, "Socialization and Activities for People with Memory Loss." Get tips and techniques on caring for someone with memory loss from the experts. Learn how to plan daily activities, create an environment that encourages activity, and be supportive while offering supervision. This free seminar will be at 4125 Albemarle St., N.W. To register, call 202-966-1055.

### 12th • 1 p.m.

Dealing with loneliness after the holidays? What happens after the tinsel and tree is put away and the family goes home? Learn techniques you can use to combat loneliness at Senior Citizens Counseling and Delivery Service center, 2451 Good Hope Rd., S.E. For details, call 202-678-2800.

### 14th • noon to 2 p.m.

Senior Citizens Counseling and Delivery Service center will be giving free glaucoma examinations. The center is located at 2451 Good Hope Rd., S.E. Pre-registration is required, so call 202-678-2800.

### 15th • 10:30 a.m.

Begin the New Year by taking time out for your health. The Senior Citizens Counseling and Delivery Service center will be presenting a health and wellness workshop at their location, 2451 Good Hope Rd., S.E. A professional fitness instructor will talk about exercise, diet and how to stay healthy in 2004. For further information, call 202-678-2800.

### 17th • 10 a.m. to 1 p.m.

The half-day seminar, "A Journey into the World of Alzheimer's: A Comprehensive Seminar for Caregivers," will help you understand the latest medical information on Alzheimer's disease and related forms of memory loss, how to be an effective and supportive caregiver, and how to find resources that help you and your loved one. The fee is \$45. This seminar will be at IONA, 4125 Albemarle St., N.W. To register, call 202-966-1055.

### 17th and 18th

The Greater Washington Urban League, Division of Aging & Health, will host a health and nutrition service table at the NBC 4 Health & Fitness Expo at the new Washington Convention Center. For more information, call 202-529-8701.

### 20th • 2:30 to 3:30 p.m.

IONA is presenting a lecture for all, "Supercharge Your Immune System: Wellness-Related Lifestyle Choices." Enhance your knowledge of wellness-related lifestyle choices, such as exercise, antioxi-

dants, and the importance of relaxation and laughter in managing stress and staying healthy. This seminar will be at 4125 Albemarle St., N.W. To register, call 202-966-1055.

### 20th

Join Our Redeemer Senior Center for a celebration of Martin Luther King, Jr.'s birthday. For further details, contact Vivian Grayton at 202-529-8701.

### 28th • 1 p.m.

Attend the Senior Citizens Counseling and Delivery Service's nutrition bingo. Win fresh vegetables and fruits as prizes while having fun playing this popular game. This free event will take place at 2451 Good Hope Rd., S.E. For details, call 202-678-2800.

### 28th • 2:30 to 3:30 p.m.

Dr. Linda Smith will present a free seminar at IONA, "Dealing with Diabetes: Using Food to Stabilize Blood Sugar." This presentation about diabetic diets will provide all the information you need to start buying, preparing and eating the right foods, in the right amounts, at the right times. This seminar will be at 4125 Albemarle St., N.W. To register, call 202-966-1055.

## Early February event

### 1st

Attend an oldies concert at the Three Little Bakers Theatre in Wilmington, Del. Enjoy listening to music by the Platters, Coasters and the Marvelettes. The cost of \$90 includes round-trip transportation, tickets to the show and an all-you-can-eat buffet. The bus departs from the Senior Citizens Counseling and Delivery Service center, 2451 Good Hope Rd., S.E., and returns at approximately 7:30 p.m. Call 202-678-2800 to reserve your seat.

# Be Prepared for Winter Emergencies

Hurricane Isabel and other recent weather conditions should make even a Doubting Thomas prepare for emergencies during the cold weather season. Preparing for cold weather emergencies is even more important for older persons. As you get older, your body becomes less able to respond to long exposure to the cold.

Seniors should be mindful that hypothermia can be fatal. Hypothermia is a condition of below-normal body temperature — typically 95 degrees Fahrenheit or under. Hypothermia can occur in anyone who is exposed to severe cold without enough protection. Symptoms include a low temperature, sluggishness, slurred speech, slow breathing and confusion.

To avoid being the victim of hypothermia, dress warmly even when indoors, eat adequate meals and stay as active as possible. Because hypothermia may begin while you are sleeping, keep warm in bed by wearing enough clothing and using blankets.

Also, neighbors and friends should check on each other and exchange emergency information that includes family members to contact, information about your primary doctor and other important information.

This winter, think smart and prepare yourself for cold weather, icy conditions and circumstances where going out might not be possible. Start storing canned foods and non-perishable items, and keep bottled water and other items to sustain you until you can get

out again. Make sure you include a non-electric can opener and items that you can eat without warming in case of power loss.

Also during the cold season, don't wait until the last minute to refill prescriptions. Fill them a week in advance just in case weather and icy conditions make it unsafe to venture out. During the snow season, keep your shovel on a porch or inside so that it is easy to get to and you won't have to go down unshoveled steps or an unshoveled walkway to get to the shed or other place where shovels are often stored.

During extreme cold, always keep your heat on so that pipes don't freeze. A good temperature to keep your heat set at is 65 degrees or higher. These protective measures will help you endure the extreme weather and keep you safe.

In case of a power outage, keep a battery-operated lamp or flashlight in a safe place. Candles can be dangerous, but if you must use them, remember to keep them secure and away from flammable objects. Do not leave burning candles unattended.

Remember to keep additional, fresh batteries in case power is not restored right away. Check to see if your neighbors are also experiencing a power outage. If you are the only one, call PEPCO (refer to chart).

If a power outage occurs in your area, use a battery-powered radio to stay informed. In the District of Columbia, the following stations are designated as Emer-

gency Alerting System (EAS) radio stations: WTOP 1500 AM, 820 AM, 107.7 FM; WMAL 630 AM; WGMS 103.5 FM; WJZW 105.9 FM; WKYS 93.9 FM; WHFS 99.1 FM; and WPGC 95.5 FM.

Clip out and place on your refrigerator.

## EMERGENCY NUMBERS

**D.C. OFFICE ON AGING 202-724-5626**  
The Information and Assistance Office can link you with needed services. Open Monday through Friday, 8:15 a.m. to 4:45 p.m.

**DEPARTMENT OF PUBLIC WORKS 202-673-6750**  
**ENERGY OFFICE HOTLINE**  
Available Monday through Friday, 8:30 a.m. to 4:30 p.m. for information and assistance with utilities.

**D.C. EMERGENCY MANAGEMENT 202-727-6161**  
**AGENCY**  
Provides information about shelters, blankets, heaters, oil, and a health clinic nearest you. Open 24-hours, 7 days a week.

**HYPOTHERMIA HOTLINE 202-399-7093**  
**or 1-800-535-7252**

Provides information on emergency transportation, shelters and cold weather information. Open 24-hours, 7 days a week.

**POTOMAC ELECTRIC POWER 202-833-7500**  
**COMPANY (PEPCO)**

**WASHINGTON GAS 703-750-1000**